

- 2 -

**In the specification:**

Delete the "Abstract" of the invention and substitute the following Abstract therefor:

--A server on a data network including software for providing a bill payment service for a user comprising a bill-payment module for navigating to the user's multiple data sources on the data network collecting and aggregating data on behalf of the user comprising, a main interface for listing the bills due and payment accounts of the user, a plurality of links enabling viewing and manipulation of bill history, recurring payments, and automated transfer of funds between registered accounts and a link for viewing calendar data. The system further provides a plurality of drop-down menus wherein each menu is associated with a listed bill, the menus providing a plurality of selectable, interactive options for viewing, managing and paying a bill and a link embedded in the main interface for enabling selective or complete data refreshing of data displayed in the interface.--

- 3 -

Page 50, amend the paragraph beginning on line 21 as follows:

--All of the data required to return a requested report is funneled into runtime engine 177. All of the appropriate calculations are performed and the resulting data illustrated herein as raw data-results ~~[[177]]~~179 is passed into GUI module 181. GUI module 181 then prepares the result data for presentation to a user illustrated herein as an arrow labeled output.--

Page 78, amend the paragraph beginning at line 26 as follows:

-- Fig. 19 is an exemplary screen shot of a secondary interface 333 invoked as a result of user interaction with interactive option 319 ~~[[of]]~~from Fig. 18 according to an embodiment of the present invention. As described with reference to Fig. 18 above, selection and invocation of option 319 (Mark as Paid) enables a user to dispose of a bill listed in inbox 311 such as when the listed bill is paid outside of service. Interface 333 is a user-input form for accepting data input signifying that a particular bill is paid.--

Page 4, amend the paragraph beginning at line 18 as follows:

--In addition to the features described above, patent application S/N 09/523,598 entitled *"Method and Apparatus for Obtaining and Presenting WEB Summaries to Users"* describes a software agent used in conjunction with a search function that is enabled to navigate to any URL or group of URL's, provided as input by a user or otherwise deemed appropriate by the service provider, for the purpose of providing summary information regarding updated content for each URL, which may be presented as an HTML information~~[[ -page]]~~ page to the user.--

Page 7, amend the paragraph beginning at line 16 as follows:

- 4 -

-- In the present specification the inventors teach and claim novel functionalities of the ~~[[bill-]]~~bill payment module of the software suite described above.--

Page 8, amend the paragraph beginning at line 16 as follows:

--A user operating the main ~~[[bill-]]~~bill payment interface from a remote node having access to the data-packet-network may view all aggregated bills and initiate treatment of such bills according to selected interactive options. The treatment is ordered by the operating user and performed by proxy by a service entity hosting the interface.--

Page 8, amend the paragraph beginning at line 21 as follows:

--In a preferred embodiment, the bill payment module is accessed through the Internet network. In this aspect, the plurality of data sources are services accessible over the Internet and subscribed to by the operating user. Also in this aspect, the accessible services are hosted in file servers addressed on the Internet network. In a preferred embodiment, the above-mentioned remote node is a personal computer with accessibility to the Internet and the main and secondary interfaces are provided in the form of ~~hyper-text-markup-language~~hyper text markup language. In another embodiment, the remote node is a cellular telephone with accessibility to the Internet. In still another embodiment, the remote node is a hand-held computer with accessibility to the Internet.--

Page 9, amend the paragraph beginning at line 4 as follows:

--In one aspect, the interactive set-up link provides an additional secondary interface for manually adding new bills to be listed in the main interface for ~~[[bill-]]~~bill payment. In this aspect, the interactive options for treating a listed bill include viewing a full account of the bill, paying the bill, marking that the bill has been paid, deleting the bill, obtaining advice regarding selected treatment of the bill, and receiving an alert associated with the

- 5 -

bill. Obtaining advice regarding selected treatment of the bill includes, in a preferred aspect, calculated and solution-oriented results. In another aspect, selection of the option for viewing a full account of the bill causes automated navigation and log-in to a third party site hosting a full accounting of the bill.--

Page 9, amend the paragraph beginning at line 14 as follows:

--In another aspect of the present invention, an interactive bill payment system for enabling online management and treatment of itemized bills by proxy over a data-packet-network is provided. The ~~[[bill-]]~~bill payment system comprises, a first server node connected to the network, the server node providing a service-access-point for accessing users, a second server node connected to the network and accessible to the first server node, the second server node providing automated navigation, data procurement, and data aggregation on behalf of the accessing users, a plurality of server nodes connected to the network and accessible to the second server node, the server nodes functioning as data sources for the data procurement and aggregation and a bill-payment software interface installed on the first server node, the interface accessible to the accessing users connected to the network by respective remote computer nodes.--

Page 18, amend the paragraph beginning at line 9 as follows:

--Fig. 2 is an illustration of a personalized portal page as may be seen on a display monitor according to an embodiment of the present invention, provided by Password-All Portal software 35 executing on server 31, in response to secure access by a subscriber. Page 32 presents an interactive listing 34 of user-subscribed or member WEB pages, identified in this example by URL, but which may also be identified by any convenient pseudonym, preferably descriptive, along with user name and typically encrypted password information for each page. Listed in a first column under *destination*, are exemplary destinations LBC.com, My Bank.com, My Stocks.com, My shopping.com, Mortgage.com,

- 6 -

and Airline.com. These are but a few of many exemplary destinations that may be present and listed as such on page ~~[[33]]32~~. ~~In order to view additional listing listed but not immediately viewable from within application 33, a scroll bar 35 is provided and adapted to allow a user to scroll up or down the list to enable viewing as is known in the art. --~~

Page 57, amend the paragraph beginning at line 22 as follows:

--Referring now back to Fig. 8, data input leading into request module 169 of database reporting engine 155 may contain configuration input and request data from one or more utilities (not shown) that may, in preferred embodiments, be accessible through interface 211 of Fig. 11. Output from GUI preparation module 181 of Fig. 8 is channeled for display into the proper sub-module or modules ordering the data. Any particular display characteristics provided as options are stored in options database 173 and the products of user pre-configuration.--

Page 45, amend the paragraph beginning at line 4 as follows:

--A data gathering sub-system ~~[[GSS]]~~(GSS) 159 is provided within station 151 and is adapted as a software and hardware implementation capable of navigating data-packet networks, such as Internet 139, upon instruction. GSS 159 represents automated browser control/navigation as described in co-pending patent application S/N 09/523,598. GSS 159 is analogous to navigation layer 73 described in Fig. 4 above.--